

Information to identify the case:

Debtor 1	<u>William D Stufft</u>	Social Security number or ITIN	xxx-xx-8643
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 15-70229-JAD			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

William D Stufft

8/24/20

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 William D Stufft
 Debtor

Case No. 15-70229-JAD
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7

User: dkam
 Form ID: 3180W

Page 1 of 1
 Total Noticed: 18

Date Rcvd: Aug 24, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 26, 2020.

db	+William D Stufft, 1788 Barefoot Road, Alum Bank, PA 15521-8064
cr	+CARRINGTON MTG SERV WILMINGTON SAVINGS, 1600 S. DOUGLASS RD., ANAHEIM, CA 92806-5948
14021824	+Aas Debt Recovery Inc, Po Box 129, Monroeville, PA 15146-0129
14021826	+Chestnut Ridge Area Joint Municipal Auth, 320 Lane Metal Road, New Paris, PA 15554-9238
14029489	+Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013
14048120	+Penelec, 331 Newman Springs Rd., Bldg. 3, Red Bank, NJ 07701-5688
14021832	+Penelec, P.O. Box 3687, Akron, OH 44309-3687
14021833	+Somerset Trust, 151 West Main Street, Somerset, PA 15501-2068
15183790	+WILMINGTON SAVINGS, CARRINGTON MTG SERV, 1600 S. DOUGLASS RD., ANAHEIM, CA 92806-5948

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 25 2020 03:46:38	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 25 2020 03:46:38	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
14021827	+EDI: CCS.COM Aug 25 2020 07:28:00	Credit Coll, Po Box 9134, Needham, MA 02494-9134
14021828	+E-mail/Text: bknotice@ercbpo.com Aug 25 2020 03:46:49	Enhanced Recovery Co L, 8014 Bayberry Rd, Jacksonville, FL 32256-7412
14021829	+E-mail/Text: bankruptcy.notices@hdfsl.com Aug 25 2020 03:47:00	Esb/Harley Davidson Cr, Po Box 21829, Carson City, NV 89721-1829
14021830	EDI: JEFFERSONCAP.COM Aug 25 2020 07:28:00	Jefferson Capital Syst, 16 Mclelland Rd, Saint Cloud, MN 56303
14021825	EDI: JPMORGANCHASE Aug 25 2020 07:28:00	Chase Home Mortgage, P.O. Box 78420, Phoenix, AZ 85062
14050313	EDI: JPMORGANCHASE Aug 25 2020 07:28:00	JPMorgan Chase Bank, N.A., 3415 Vision Drive, OH4-7142, Columbus, OH 43219
14021831	+EDI: AGFINANCE.COM Aug 25 2020 07:28:00	OneMain Financial, 9457 Lincoln Highway STE 103, Bedford, PA 15522-3762

TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr	CARRINGTON MORTGAGE SERVICES, LLC
cr	JPMorgan Chase Bank, NA.
cr	JPMorgan Chase Bank, National Association
cr	Wilmington Savings Fund Society, FSB, et.al

TOTALS: 4, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 26, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 24, 2020 at the address(es) listed below:

Andrew F Gornall	on behalf of Creditor	JPMorgan Chase Bank, National Association
andygornall@latouflawfirm.com		
James Warmbrodt	on behalf of Creditor	JPMorgan Chase Bank, National Association
bkggroup@kmlawgroup.com		
Jerome B. Blank	on behalf of Creditor	CARRINGTON MORTGAGE SERVICES, LLC pawb@fedphe.com
Kenneth P. Seitz	on behalf of Debtor William D Stufft	thedebraser@aol.com
Kevin Scott Frankel	on behalf of Creditor	JPMorgan Chase Bank, NA. pabk@logs.com
Office of the United States Trustee		ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour		cmecf@chapter13trusteedpa.com
Thomas Song	on behalf of Creditor	Wilmington Savings Fund Society, FSB, et.al pawb@fedphe.com

TOTAL: 8